



## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re original application of:

Applicant: : Kathleen Tyson-Quah

Serial No. : 10/813,919 Filing Date : March 31, 2004

Title of Invention : SYSTEM FOR REDUCING PAYMENTS RISK, LIQUIDITY

RISK AND SYSTEMIC RISK ASSOCIATED WITH

PAYMENTS-BASED TRANSACTIONS WHEREIN A FILTER PROCESS MODULE IN EACH PAYMENT BANK HOST...

Examiner : Frantzy Poinvil

Group Art Unit : 3628

Attorney Docket No. : 126-001USANA0

Commissioner of Patents and Trademarks Washington, D.C. 20231

## **AMENDMENT UNDER RULE 312(a)**

SIR:

Prior to payment of Issue Fee in the present Application, please amend the same as follows: